of charging extra premium and granting accident and disability benefits to handicapped persons is reviewed periodically. With the result, the life Insurance Corporation of India is granting life insurance without charging any extra premium for the first Rs. 10,000 sum assured, with effect from May, 1981. From August, 1989, further relaxations have also been made as detailed below:-

(i) No extra premium is charged in the case of partially handicapped persons like those who have lost only one eye or one leg or one hand, etc.

(ii) In respect of such partially handicapped persons, both accident and disability benefits are being granted.

(iii) The extra premium charged in the case of totally handicapped persons (those who have lost both legs or both hands or totally blind, etc) has been reduced to the current rate of Rs. 2 per thousand sum assured from the earlier charges of Rs. 3 or Rs. 4 per thousand sum assured.

(iv) A restricted accident benefit is also being granted to the totally handicapped persons.

Posting of Staff in Bank Branches in Punjab

773. SHRI DHARAM PAL SINGH MALIK: Will the Minister of FINANCE be pleased to state:

(a) whether the nationalised banks are facing difficulty in posting their staff in Punjab; and

(b) if so, the steps taken or proposed to be taken by the Government for posting of staff in branches of nationalised banks in Punjab?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) No, Sir.

(b) Does not arise.

Increase in Foreign Exchange Reserves and Foreign Debt

774. SHRI TARIT BARAN TOPDAR: SHRI MOHAMMAD ALI ASHRAF FATMI:

Will the Minister of FINANCE be pleased to state:

(a) whether with the increase in foreign exchange reserves the amount of foreign debt has also increased; and

(b) if so, the total amount of increase in foreign debt recorded in the meantime and ratio between the two?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) Yes, Sir.

(b) The increase in foreign debt outstanding which includes all transactions, private and public, relating to actual disbursements and repayments is normally computed at the end of the financial year only, and hence, the ratio can be arrived at only after addition to debt outstanding is computed.

Exports and Imports

775. SHRI NIRMAL KANTI CHATTERJEE: Will the Minister of COMMERCE be pleased to state: